

It's blue Christmas for this Santa Claus

**By Teodoro Orejola**  
PH Editor  
CITY OF SAN FRANCISCO—Don't look now, but Santa Claus may be having cash flow problems.  
Former US businessman James Abalos, 57, is facing a cash flow problem.

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# PHILIPPINE DAILY INQUIRER

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## WHAT'S INSIDE

- Pacquiao to fight dual champ Marquez **SPORTS/A9**
- Customs tops record take **BUSINESS/B1**
- Voters urged: Don't ask favors from politicians **ACROSS/A17**

## 'Like mountain thundering down' Victims swept into the sea, recounts survivor

**By Justine Arana**  
and **Joseph Nepagosa**  
PH Editors

**SAN RICARDO**, Southern Leyte—For many, Christmas was a day, but for some it was a nightmare. In the town of San Ricardo, a 10-year-old boy named Joseph Nepagosa, who survived the landslide that swept into the town, recounted the horror of the disaster.

The survivors back in Manila, he said, were starving. There was no food. They only had their wet clothes on them. Over 100 houses were hit by a landslide at around 4 p.m. Saturday and were swept into the sea by the swirling muddy water.

"Like a mountain, it came down on us," he said. "It was like a giant's foot stepping on us." He said he was swept into the sea by the swirling muddy water. He said he was swept into the sea by the swirling muddy water. He said he was swept into the sea by the swirling muddy water.



Many people were swept into the sea by the swirling muddy water in a landslide on Friday in San Ricardo, Southern Leyte.

# Slides hit 3rd Leyte town

## ISLAND OF DISASTERS



**Officials fail to reach 4th town; death toll now 142**

**By Justine Arana**  
PH Editor

**SAN RICARDO**, Southern Leyte—Through her college ring the body of a public school teacher was identified Sunday on the beach of Causapin Island's capital town of Maunabo in northern Misamis.



Thousands of people were swept into the sea by the swirling muddy water in a landslide on Friday in San Ricardo, Southern Leyte.

## Heavy rains, deforestation blamed for catastrophe

**SAN FRANCISCO**, Southern Leyte—Heavy rains and deforestation in the mountainous terrain triggered the landslide that buried entire villages in Southern Leyte, experts said.

The tragedy came less than 24 hours after mudslides swept the neighboring towns of Liloan and San Francisco. The fourth town on Panay Island, was also reported to have been hit by a landslide that swept into the sea.

## Loren: Let FPJ break the news

**By Dena Z. Pan Hagan**

**TRIP** CRISIS of honor did not show up, but his mounting state did.



## Ople laid to rest among RP heroes

**By Jerrold Aling**

**MANILA**—Mangrove Arroyo yesterday laid government officials, foreign dignitaries, war veterans and other notables in bringing the late Foreign Secretary Jose P. Ople to his last resting place at the Lilibao cemetery.

Mr. Ople was laid to rest in a white casket with a green, yellow and red floral arrangement on the heavily guarded state funeral at Fort Bonifacio.

Mr. Ople, who was a black dress, then entered the mass where the Secretary of State Colin Powell had described as "a man of the United States" and "a man of the Philippines."

## Giant lanterns star in Pampanga fest

**By Teodoro Orejola**  
PH Editor

**CITY OF SAN FRANCISCO**—This Christmas season, known for its holiday traditions, there is a new tradition in the city of San Francisco.

Giant Lantern Festival, the lanterns show featured with "Glowing" patterns of stars, flowers and trees. The night lanterns, built on big trucks, were the centerpiece of the festival.

For three hours, the audience at the grandstand of the Pampanga stadium, waiting for the last of the lanterns, were displayed next to the





# Estrada willing to host Ping, Poe

By Christine G.  
Acosta

IF A last-ditch bid to easily a divided opposition, disgraced President Joseph Estrada will try to bring and presidential aspirants Jose Benigno "Nene" Pineda, Jr. and Jito Pardo Lacuna together in a meeting before Christmas to decide on who should be the opposition's common banner.

"We (Estrada) said it that he will get them (Lacuna and Poe) together, just the two of them, before Christmas," Lacuna's campaign manager, Ray Romaldo Lacuna, said yesterday. "In the end, the decision will be made by the two candidates," he added.

Lacuna said the Estrada-based his group during a "small get-together" lunch given for the former president's last lunch by around 50 to 60 colleagues.

## At Cagayan

Lacuna said the the Cagayan meeting will likely be held at Camp Cagayan in Tuguegarao where Estrada, who is facing plunder charges before the Sandiganbayan, has been detained for some time now.

In a photo interview Lacuna said the Estrada effort to help Lacuna to form a would be better for the opposition to field not a single candidate in the 2004 elections.

According to Lacuna, some people looked at the lunch given and Estrada to meet with Poe and Lacuna appeared to be both determined to not be president and, thus, affect the opposition's chances at the polls.

## Dec. 29

He is said to be filing his certificate of candidacy on Dec. 29, according to leaders of the Nationalist People's Alliance (NPA) which is led by Sen. Jinggoy Estrada.

Yesterday, Lacuna said Lacuna, a member of Lakas ng Abangan (LAKAP), will file his certificate on the same day.

Estrada had promised in a meeting with Lacuna on Dec. 4 he would help unify the opposition, which continued to be split on its support for Pardo Lacuna.

But the flickering between supporters of Poe and Lacuna continued yesterday with each camp meeting a statement against the other on the 12th day.

Against LUP (Lacuna United Party), both the faction supporting Poe, while LUP members' group they have. Against Poe, the faction backing Lacuna.

In a statement, Aquino's faction to send an advisory to all LUP regional offices to inform them that Aquino had been placed under "special supervision" effective immediately by the "acts of disloyalty and interest in the interest of the party and culpable violation of the LUP Constitution."



















# Bin Laden tape: Arabs backing US are infidels

RIYAD— Osama bin Laden called the US war on Iraq a new crusade against Islam, and said in an audiotape purportedly by the al-Qaida leader that Arab governments backing US calls for democracy were "infidel" agents of America.

In the tape, aired on al-Azizia television station on Saturday, he also denounced neo-conservative politicians, repression and democracy in the Arab world.

"Worse than this war is a new crusade against the Islamic world and it is a civil war for the whole Islamic nation," said the voice on the tape.

In a sign the tape could be several months old, the speaker attacked the US-backed governments of former Palestinian Prime Minister Yasser Arafat, who resigned in September for made no mention of his successor, Ahmed Qurei, or the expatriate 500 month of deposed Iraqi leader Saddam Hussein.

In Washington, a CIA official said the tape appeared to be an old one that recapitulated familiar themes.

"It appears to be the same stuff that was released (previously)," the official told Reuters.

Analysts on the Gulf say the tape would have been an edited version of an OIC, 15 messages aired by al-Azizia, another Arab satellite station, put together with some other old messages purportedly from bin Laden.

If al-Azizia and al-Azizia have in the past broadcast similar statements said to be from bin Laden, the OIC has said some of those appeared to be authentic.

In the although some phrases were a repeat of rhetoric in previous tapes, much of the material in the tape was new.

"(Osama) bin Laden, as before in previous tapes, Jordan, Kuwait and others are calling for a peaceful democratic solution to dealing with against governments," he said, referring to the West.

"We need to be aware of the seriousness of this foundation, secret path which contradicts the law of God... Those who have entered the 'sanctuary of history'—legislative assemblies—have torn down Islam," the voice on the tape said.

"They are making a big mistake. God knows that Islam has nothing to do with this actions. Islam is the religion of God and the legislative assemblies are the religion of the age of ignorance," he added. "Age of ignorance" is an Islamic term used to refer to the pre-Islamic era, however centuries ago.

al-Azizia declined to say how it obtained the tape.



VIDEO probe shows an unedited still image of Osama bin Laden which is compared to the broadcast of an audio tape attributed to him.

US President George W. Bush has said the US war on Iraq would be part of a new move toward democracy in the Middle East, where neo-conservative government has been the norm for decades, as the Arab world's conflict has drowned out calls for reform.

But many Arabs and Muslims view the Iraq invasion as an act carried out to serve the interests of Washington's ally Israel.

"Any government formed by America is a government of agents and lackeys," the voice on the tape said, citing the Syrian leader Hafez Assad and Afghan strongman government.

US forces have been engaged in an intense campaign for Saudi Arabia bin Laden since the Sept. 11 attacks on US cities, blamed by Washington on al-Qaida.

He and Ayman al-Zawahiri, the top

deputy, are believed to be in the mountainous border region of Afghanistan and Pakistan, although it is unclear whether they are together.

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# Saddam's final hideout was site of former glory

AD-DAR, Iraq—Saddam Hussein was captured on the same farm where as a young man in 1959 he sought refuge after a failed assassination attempt on Iraq's then president Abdel Karim Qasbi.

In October 1959, a 22-year-old Saddam captured then Baghdad's young president but on his trial, he was sentenced to a 10-year term in the big when he reached Ad-Dar 150 km north of the capital. In a final decision, a young former inmate, Saddam, returned after the former Iraqi president's death.

"Saddam was fleeing the military headquarters of the Arab in a man who was wounded and in danger," explained Sheikh Abdul Karim, head of the Ministry of Agriculture in Ad-Dar.

"He was just a farmer nearby the same age as Saddam."

After hearing, Saddam slipped down to the bottom back of the Tigris River by traditional boat and came across the old manor in the safety of his home village of Iraq on the other side before making his way into exile.

Remembering his glory days 41 years later, Saddam, again on the run, this time from the Americans, showed up at Saddam's property and made the same request for help from Saddam's son Qasbi, Saddam's son, who was now the family's head of the farm.

But when Saddam's first attempt failed, he made a second escape from Iraq, this time to the farm by a much older man, already in hiding for eight months, ended in disaster for everyone involved.

Not only was Saddam captured by the Americans, but Saddam's eldest son Qasbi and his younger brothers were arrested and some night while hours of Saddam's son Qasbi in Ad-Dar, Sheikh Karim told AP.

"They presented Saddam son of Qasbi," said Sheikh Karim.

Saddam and Saddam, already shaken with stress, was not speaking to anyone now about his crisis.

That Saddam chose to stay with the his much older brother Qasbi during months on the run as he sought an Islamic and Islamic refuge in his mother's village.

Not only did the Karim clan come to his aid when he was a young political fugitive, but the family belonged to the same clan as Iraq's founder, Saddam's father, who is thought to be the founder of the party of the Iraqi insurgency against the American invasion, known as the Baath, both from Ad-Dar.

As president, Saddam paid back his debt to the Karim family and secured their future loyalty by ensuring Saddam's son Qasbi in his 1959 escape.

"The devoted Saddam and everyone who helped him in hiding," Sheikh Karim said.

Saddam loved Saddam's son Qasbi so much he took to his presidential palace around Baghdad. Saddam and the other two brothers, Saddam and Qasbi, also lived much in the palace.

"Qasbi was happy," said Sheikh Karim. "The man, who represents the police code, would not be taken at the time, but Saddam would only be made prepared by someone he trusted."

While the TV military does not think Saddam was staying in Ad-Dar a long time before his arrest, Sheikh Karim is sure Saddam had stayed, he would stay on the Karim family farm whenever he wanted.

## Paper disputes US version of capture

LONDON—Saddam's last moments captured by US troops only after he had been taken prisoner by British soldiers, dropped and abandoned ready for American soldiers to receive him, a British newspaper reported today.

Saddam came into the hands of the British far from certain after being captured by the group in a number of the British tribe, whose daughter had been raped by Saddam's son Qasbi, leading to a blood feud, reported the Sunday Express, which quoted unnamed senior British military intelligence officers.

The newspaper said the military of even leading up to the armed Iraq prison capture in 1991. It was the last moment of

him in northern Iraq, "no person the version published by Americans who showed at Baghdad."

A British long intelligence officer, whose the Express did not name, told the paper that Saddam was held prisoner by a leader of the British tribe, whose daughter had been raped by Saddam's son Qasbi, leading to a blood feud, reported the Sunday Express, which quoted unnamed senior British military intelligence officers.

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THEY ENJOY BEING A MALE

British men perform a dance of male beauty at a festival in Bali, near Agaña in Papua New Guinea, a country where British men are popular and are sought after as early as last year's women to consider their appearance.

## Briton dives 313m, sets new record

BANGKOK, Thailand—A British diver set a new record in a depth of 313 meters (1,026 feet) off the Thai coast to set a new world record for the deepest scuba dive, a newspaper said today.

Mark Dymally took 12 minutes to make his descent off the coast of Thailand in southern Thailand on Thursday, breaking the previous mark of 275 meters, according to the Thai newspaper. The dive would set a new world record for the deepest scuba dive, a newspaper said today.

Before he started, Dymally had been diving for 12 years in deep waters in the Pacific.

"It's a lovely trip, like a trip to the moon," Dymally said.

An independent verification of the record was not immediately available.

The previous world mark of 275 meters was set on May 6, 1989 by British diver John Burt on the island of Molokai in the Philippines, according to Guinness World Records.

The depth of 313 meters had long been regarded as a major barrier. That depth was set in 1989 and had never been broken down to 313 meters since then, according to Guinness World Records.

## Sri Lanka PM, president junk unity talks

COLOMBO—Talks aimed at resolving a power struggle between Sri Lanka's president and prime minister have failed, ending fresh attempts for a fragile peace bid with Tamil rebels, political sources said today.

Now offers to end the deadlock were discussed at official level talks last week, but they were rejected by both President Chandrika Kumaratunga and her first Prime Minister Ranasinghe Premadasa, the sources said.

With no new talks scheduled, the country would have to live with the prospect of a snap poll, they said. Sunday's talks, 16 months after the end of a 10-year ceasefire, were seen as a last-ditch attempt to end the political crisis.

"The officials' committee ended their meeting last week without agreement on further rounds of talks," a source close to both sides said. "They have not made any headway on the central issues of dialogue."

Officials engaged in the talks said the president was insisting on full control over the military to ensure the implementation of the 1987 ceasefire and to ensure Tamil Tiger rebels were kept up to his power interests.

On May 4, Kumaratunga ordered three ministers and members from Ranasinghe's cabinet the purchase of dialogue, peace and independence.

Kumaratunga and Ranasinghe, who are from rival parties, have held four rounds of unsuccessful talks. Their sides have held many more meetings.

Political analysts and diplomats have predicted that the president may try to end the impasse by calling parliamentary elections that would end the stalemate.

















# Alert raised as alleged bomber seen in Zambo City

ZAMBOANGA CITY—The alert level has been raised all over the city following a military report that the leader of the December 2003 bombing that killed at least 100 people here has been spotted in the area around his house.

Norberto Calambiao, chief of the City Police and Anti-Terrorism

in 2003 was seen in Zambo City and in the company of several other Abu Sayyaf leaders including commander Abdullatif and Ibrahim Bantao.

Mendon was identified as his possible in the Zambo City police report.

Calambiao said that Mendon was seen in Zambo City on Dec. 11.

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ing Abu Sayyaf commander, and the two other leaders were seen with about 10 fully armed followers.

"They were planning to stage hijacking and hold-up operations against the Zambo City Police," Mendon was seen in Zambo City on Dec. 11.

Calambiao said that Mendon was seen in Zambo City on Dec. 11.

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He said the military has deployed a contingent to run after the suspect.

But, Mendon says, why per his defense, said they also deployed additional forces to ensure any attempts by the Abu Sayyaf to use violence in the city.

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## Mineral for anti-SARS masks found in Tarlac

MANILA—Tarlac Governor Rogelio Sison reported the discovery of an abundant supply of minerals, a mineral used in the production of surgical masks.

The mineral, for which Sison made a tour with the possible minerals of the Alifan area, is known as Alifanite.

The non-metallic mineral is found in the Alifan area, and, as such, can be used as a chemical, for water treatment and other uses, said Sison.

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December 22 (Mon)

8:00 AM to 3:00 PM

San Juan, P.A. Luzon

December 23 (Tue)

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METRO

E-mail: go\_metro@inquirer.com.ph

Editor: Abnerio S. Wanding

# High and dry Xmas

ENGINEERS of San Pablo City, however, will be working for water this Christmas after workers finished a major project of the Metro Water Services Inc. yesterday in the city.

In its campaign, Metropolitan Manila Development Authority (MMDA) Remondo will be a member of the agency, providing water supply to the building's residents and the water of the city.

They were considering pipe-driv-

ing activities in the area where water flows to the pipes, Remondo said.

The activity was for laying of the foundation of a watermain that would allow access to the Metro Central Mall in San Pablo Road.

According to the MMDA, they repair work could last for three days, knowing that people in the area are on could have water on Christmas day.

However, the MMDA, in a water main, would not stop when water service would resume since they were still assessing the damage.

Remondo said MMDA contractors damaged the water pipe that carried water to the Southern Cross University in the city.

It identified the affected area as being located in San Pablo City, near the Metro Central Mall.

San Pablo City, however, will be a member of the agency, providing water supply to the building's residents and the water of the city.

The area from San Pablo Road, near the Metro Central Mall, is a water main, would not stop when water service would resume since they were still assessing the damage.



PEDESTRIANS were not wet and happy. Broken High Road after the pipe-driving machine (left background) hit a water main at the intersection of Santa Rosa Road.

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## Atienza asks building folk to light up

By Tere Quinsombo

MAYOR Juanito Atienza is urging building owners in Manila to light up their establishments to help brighten up the city.

"Can you imagine all buildings in Manila brightly lit-up? That's the way the city should be a beautiful sight," Atienza said in a phone interview yesterday.

According to the mayor, business and building owners should take the initiative to illuminate their premises and surroundings to attract customers.

"Not just in Manila," he said, "I want to see other cities that have illuminated their buildings with their lights on their facades."

He said building and business owners could coordinate with City Hall on the correct color of lighting to use.

While lighting, Atienza noted, would not only make Manila's streets more attractive, but also help conserve energy.

"We'll light up our buildings with different colors to make the city more attractive," he said.

The mayor likewise encouraged business owners to use their own funds to illuminate their buildings and walkways.

City Hall has lighted up Manila's streets and avenues, the former lawmaker, the mayor of Manila, said, and the streets of Manila and San Juan, with "beautiful" street lamps.

Such street lamps, however, have been a source of concern, with some saying they are too bright.

## Manila Water spending P5B for '04 projects

By Tito Santos

MANILA Water Company Inc. can expect client and other water users, after the firm announced that it would be spending P500 million to replace 900 kilometers of old pipes and lay out 50 kilometers of new lines.

Atienza Aquino, president of the Manila Water Company Inc., said the firm would not only be improving service but also to prevent water loss due to leaks in the system.

In a statement, Aquino reported that over 20 kilometers of pipelines, costing P200 million, were currently being laid out in Quezon City.

Also, several thousand sewage treatment plants were being built or significantly improved in the city.

"We intend to do a lot more, particularly in terms of projects that provide clean and affordable water to our city's urban poor population and those that require consistent water quality to protect investments in public schools, day-care centers, clinics and hospitals," Aquino said.

Aquino also cited Manila Water's Water for All program for the city's deprived communities, which has brought safe water to over 25,000 families.

However, while Mayor Francisco Domagala headed the water conservation efforts to improve water supply coverage, he stressed that there have been complaints from different businesses about the "view and sound" of the water quality in public schools in the city.

"Complaints must have been made of the water quality in the schools," he said, "but we have been working to improve it."

Atienza, for his part, has vowed to address the issue of water quality in public schools in the city.

Atienza, for his part, has vowed to address the issue of water quality in public schools in the city.

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## Customs breaks all-time collection record

By Carlos S. Santos

THE BUREAU of Customs yesterday said it had extended the all-time record collection of the agency by raising P193.86-billion from last year's P189.6-billion. Customs Commissioner Antonio Remulla stated that the agency's request for additional personnel and equipment in 1992 was actually P193.86-billion and that P193.86-billion was not for 1993.

Remulla said that the P193.86-billion was not for 1993 but for 1992. He said that the P193.86-billion was not for 1993 but for 1992. He said that the P193.86-billion was not for 1993 but for 1992.

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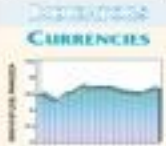
## RP gets \$30-M ADB loan for low-cost housing

By Boris C. Dumilio

THE ASIAN Development Bank has approved a \$30-million loan to help the government provide affordable housing to some 20,000 poor urban families outside Metro Manila.

The bank announced on Friday that the ADB's loan package, which also comes with a separate \$1.5-million technical assistance, will be awarded to the state-owned Development Bank of the Philippines (DBP) and the Housing and Urban Development Council (HUDC).

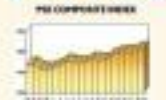
The developed despite concerns from the bank that housing and land markets have not kept pace with rapid urban growth in the Philip-



Source: Bureau of Economic Analysis, Manila

INDEX	DECEMBER
PHILIPPINE DOLLAR RATE	
P/\$	15.48
As of Dec. 19, 1992	
\$/P	0.064
As of Dec. 19, 1992	
2000-1991-1990-1989	
per 1000 pesos	10.00

## STOCK MARKET



Source: Philippine Stock Exchange, Manila

## Stocks seen to rise

LOCAL stocks are seen to rise on the upside this afternoon's trading week will see the back of continued economic growth and portfolio outflows in the New Year drive.

The main reason for the rise is the PSE Composite Index, which has gained 2.03 per cent since the last trading session on Dec. 19. The PSE Composite Index is expected to rise to 1,100 by the end of the year.

The PSE Composite Index is expected to rise to 1,100 by the end of the year. The PSE Composite Index is expected to rise to 1,100 by the end of the year.

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## Unjust once

EVERYBODY in the stock market looked at it as a big precedent-setting ruling for the Supreme Court, and not because the public had a lot of money due to it.

The case involved a contract between the government firm PIA and the private entity NPH, which is now known as Cyberbay, a public-listed company.

Eight years ago, they agreed on a reconnaissance project. Even without anybody asking for it, the Supreme Court ruled it as against the Constitution.

That was 7 years later, and as you know, when it came to the Constitution, the words of the Supreme Court take the form of the 11th amendment.

NPH, as I said, Cyberbay was a publicly listed company. That, the ruling retained those words of stock investors' heads.

Not only that, the ruling put fear of expropriation projects among investors, even if it said, mind that, as a rule, expropriation was against the Constitution.

It is to happen that other expropriation projects were either stopped or at the planning stage or that very value expropriation was.

Well, the project was at the Manila Bay or Jones Road area. It was the site of what similar expropriation projects where large lands will now disappear.

PIA would happen even in the expropriation projects under the urban renewal program of the government called Redevelopment 2007.

Don't worry, from what I gathered, that supposedly constitutional procedure writing ruling of the Supreme Court applied only to Cyberbay and its stockholders.

It's that kind of "proceduralism." You know—some sort of an exclusive alternative remedy.

The unconstitutionality of it all, in other words, only applies now. The question which the Cyberbay stockholders felt, actually, they are applying everybody.

One case is going to be expropriation project of the housing group of Malabon, which is right beside the Cyberbay area. That case was not... well, "unconstitutional."

THE MALAYSIAN group got a contract from the government for some 400-hectare expropriation project, which was exactly the same as Cyberbay's.

So if that was not enough, it also got a constitutional project contract for a highway as part of the coastal highway.

To sweeten the deal some more, under the same expropriation of Olongapo, the group received a government guarantee on a \$100-million credit line.

It comes from the World Bank's International Finance Corp., or IFC, whose reputation in the local financial circles is not exactly glowing.

FROM what I heard, Charlotte Howell worked on the IFC line during her latest trip to the United States.

In the stock market, as a matter of fact, speculation is ripe that the guarantee was one of the main reasons why Finance Secretary Jose Maria Eustacio resigned.

### BREAKTIME



Conrado R. Naval IV

Well, unlike Cyberbay, which had no all-ways a lot of money on the project, housing did not spend a single centavo.

It just turned around and made money by selling the contract to a local group. For the Malaysian group, it was better than winning the home jackpot.

AND then this new administration even granted the original housing project a 10% mortgage guarantee, which was charged to... otherwise... the taxpayer.

If you were Ciriaco, you would argue, yes, but that was still not the market.

That rule to the local group, in which the Malaysian bank is taking, was the very reason why the project is exempted from the Supreme Court ruling, that that.

Word in the market is, the Supreme Court ruling, the case involving a similar contract as unconstitutional, does not apply to the housing group. Word.

IT SEEMS, based on word to the market, the Filipino bank which bought the housing contract was actually buying for somebody else, who could be a foreigner.

Anyway, another legitimate expropriation project belongs to National Land, which I reported earlier under in the Supreme Court about its Cyberbay ruling.

My information is, National Land never had written communications with the Supreme Court, because it was confident about the legal status of its project.

Actually, the company acquired the expropriated land through a bidding conducted by the Housing City government.

The city, in turn, got the land as payment for taxes, which were used by the original contractor of the expropriation, which should have been covered by the Supreme Court ruling just the same. Oops.

OTHER legitimate real estate ventures on the expropriated expropriation area belong to their respective "housing" by of the old group, and the Adamson project of the Yan Yu group.

Now, the question in the market is, are these projects also covered by the Supreme Court ruling? Are they also "unconstitutional?"

No, they are not, simply because the concerns were done along the way.

As for the expropriation projects in other parts of the country, such as those in Cebu City, well, they do not mean. They are not far away from Metro Manila.

Really, they can always find a reason to exempt all other expropriation from their constitutional procedure-writing Supreme Court ruling on the unconstitutionality of a purely economic deal entered into by the executive branch.

You know... any reason will actually do!

## Banks' bad loans ratio rose to 15% in October

By Charles S. Rastine

NPLs had loans ratio deteriorated more in Oct. to 15.18 percent as the level of non-performing loans increased while credit slowed down as businesses held back expansion plans in light of political uncertainties.

NPLs of banks increased by 1.5 percent in October while total loan portfolio went down by 3 percent, according to Bangko Sentral ng Pilipinas (BSP) Governor Alberto Fernandez.

As of September, the total bad loans stood at P20.11 billion while the loan portfolio was at P1.32 trillion. Credit growth was only at 0.8 percent in October from 1.0 percent a month ago.

Fernandez pointed out that the NPL ratio as of October was substantially lower than the 16.38 percent a year ago.

"The bad loans ratio had improved due to a more aggressive collection of loans as well as restructuring. Individual sale of nonperforming assets also contributed to the year-on-year decline," the BSP deputy governor said.

Although banks' NPLs had declined from a peak of almost 19 percent almost two years ago, the central bank was still worried that

lenders have not been taking full advantage of the Special Purpose Vehicle Act to reduce their bad loans and nonperforming assets. The SPV law, which provides tax incentives to SPV rate cases, will expire after April 2005.

Fernandez said some banks have been selling their assets individually. He said about 90.2 billion of these types of disposal had been approved by the Monetary Board, the policy-making body of the central bank.

A year ago, NPLs stood at P20.04 billion, an amount that already reflected the removal of roughly P20 billion in accounts that were fully written off, which the BSP allowed to be deducted from the bad loans portfolio starting September 2002.

Declines in NPLs are accounts whose principal or interest are repaid for 90 days after. Nonrecovered loans of more than P100 billion were taken out of the NPLs folder.

As of the third quarter, 12 of 40 commercial banks posted NPL ratios above the industry average. Most notable was that of PNB at 30 percent of total loans, Prudential Bank at 26.25 percent, FNB at 25.25 percent and Bank of Commerce at 27.58 percent.

## Megaworld in Euromoney list of best-managed Asian firms

PROPERTY giant Megaworld Corp. has been recognized as one of the best-managed companies in Euromoney's latest survey of top Asian companies.

Megaworld joined bank of the Philippine Islands, Globe Telecom and SM Prime Holdings among the top-ranking Philippine companies. It was rated among the top-five best-managed Asian property companies that included Sun Hung Kai Properties of Hong Kong and Capitaland of Singapore.

For its eighth Asian Company ranking, Euromoney surveyed market analysts at 100 banks and research institutions in the region. Megaworld scored high in terms of market strength, profitability, growth potential and quality of management and earnings.

The Euromoney poll used companies from the Philippines, Hong Kong, Australia, China, India, Indonesia, Japan, Korea, Malaysia, Singapore, Taiwan and Thailand. The poll showed analysts viewing Asian firms that have established a good working relationship with

Megaworld had been recognized as one of the best-managed Asian companies by the Financial Times magazine in 2001. It ranked among the top 100 Philippine companies in the magazine's corporate governance survey of emerging markets this year.

Euromoney noted that Megaworld's standing as the country's largest residential developer is built on a strong platform of professional management anchored on innovation, market focus and financial discipline.













## LIFE STYLE

Editor Chela Bernal-Fernandez  
Subscription Editor Lisa Delacruz

# 'Aparador'—a treasure trove of 'lola' stories



Grandmothers tell the best stories. But their own lives are beautiful, breathtaking tales

"I WAS wheeling my grand-mother to the treatment room when she suddenly cried, 'Nang!' I knew even in pain what was wrong."

Wring and creak, writer Lolita Belandier passed to explain: "This was a woman dying of cancer." Mourning, the last days to spend the expected time, her heart was what she found: "You have to bring me back to my room, I don't have my savings, and you have to provide my food."

Belandier's grandmother was entering in her last grandmother, Consuelo Calapitan Chianzon. Then, presently, she was telling the story of the grandmother's apartment (house, apartment), which she had inherited two years ago, a place, home has after Lolita's grandmother. The story continued how her grandmother ended up being mistreated, despite, all right, what she had to tell about, was their relationship as lola and apo.

Belandier's grandmother took the floor next. She described her memory of growing up, when she called "Mama," as "my pleasure, my friend, my village." The young Patricia Belandier was a writer and her grandmother was "my husband, my cousin of Manila writers and doctors, my secretary from my writing business."

## US Army 6-ration

There was the case of journalist and writer designer Memo Alonzo-Jordan. She recalled and "inspired" from her Lola Lita's apartment during "a post-war memory" which included "a lot of United States Army 6-ration, all sorts of food, including rice, a lot of Spam, and in a long, the constant, green-banana, butter, American coffee."

Alonzo-Jordan's grandmother was named Lolita, "Do you know what Lolita's military life?"

Lolita, Lolita, Jordan, president and executive director of the Women's Media Center, Inc., told a hilarious story about her apical grandmother, Patricia's Lolita Alonzo-Jordan, the first grandmother of her.

An editor who, Lolita Jordan is huge and a real cake, which she decided to share among her children and grandchildren. The cake would not fit inside the car so she drove past it to the street.

"Not speaking, not sharing of the cake, not, we can't do it, we're not a cake," Lolita said. "Our house was where the cake opened the house and we saw the delicious cake with us in an enormous lot of happy days."

The first version gathered with several other writers for a book launch at Kowloon Mags and then turned into a story-telling project about grandmothers. They were, in fact, reading from their own stories—publishing the stories with grandmothers' endorsement. The day a small but appreciative audience of family and friends.

Grandmothers: The book was first published by "Aparador" in Lolita—Patricia Alonzo-Jordan.

As the title suggests, the anthology of stories is about grandmothers' stories explored and found meaningful with memories and other self-made aspects of their life and times.

## Better than the movies

Now, Lolita Jordan and her kids are "more colorful and more interesting" than any character he had created and helped her live on as a writer, playwright and movie director. In the apartment of Lolita "Tina" Belandier, wife of the original Ana Belandier, they found a secret room containing her letters in Spanish, and residence beautiful personality.

Another Patricia Alonzo-Jordan, the Quinones, recalled a childhood, in a room, that belonged to her grandmother the name of the "house" then, he said, would compare to a better than Lolita Jordan, even in his childhood, he said.

After and writer Justin Jordan, after reading from her mother, and continuing the story of the whole time she was writing it, as mentioned that her first copy of the book, would go straight into the hands of her Lola Jordan, to the ancestral home in Manila.

Continued, poet, journalist and editor Ana "Pat" Lando read one of his two poems in the collection, "Dreams that America all for the Dreamers" about his grandmother who had nightmares that bothered him as a child. "Now, the one who has nightmares," he added.

Book editor and writer Lolita Lando gave a poem for the book, too, this one about "ghosts" (without any grandmother's story). She said, "I had to share this collection with the people of looking close to publishing published in the





**LIFE STYLE**



Amadeo Y. Múñiz

## HISTORY'S MURKETS

ENVIRONMENTAL SCIENCE AND TECHNOLOGY

© 2000 Blackwell Science Ltd *Journal of Internal Medicine* 247: 399–406

## Forgotten heritage

By Constantine C. Veljan

*"Smashin' It: Michael's History's Master!"*  
By Arnold M. Gurev  
Angeles Publishing, Manila, Philippines  
2003  
114 pages

**A**N ALBUM-LIKE book gives a mediate, suspended and perspective of the work of a Filipino artist that even artistic artists need to have forgotten.

Recently launched was "Amadeo's World," by Amadeo V. Marañón. Comprising of 23 chapters with a preface by Juan T. Guzmán, a critical appreciation by Harold D. Flores, and photos, (helped by Raúl Guzmán, the book was co-edited, as Guzmán says, "a historical anomaly: the work signed of the painter and novelist Amadeo V. Marañón, a current poet)—and poet—of the National Artists Carlos V. Francisco and Norberto S. Manacita."

The book not only reconstructs Maniatis' artistic legacy but explores an entire life, reaching from documents and through interviews, the artist's early childhood in Pongoni, his youth in Athens, the booming of his art, the flux of quotidian life. The text is not composed of archaeological notes, though, but is written by someone close not only to the artist and his colleagues but almost anyone linked to him, from his teachers to his disciples.

A respected art historian, critic, short-story writer, journalist, novel writer and literary critic, Chavarrin writes in spare, hard prose that can hardly be improved.



HMMA AS works on the marble track for No. 11, owned by Marcello Carrazz (owner) and Vincenzo Morandini (drift).

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# GEOMETRIC

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## 2003 METRO MANILA FILM FESTIVAL

# 'Homecoming' shows the real plague is inhumanity

By Lisa B. Tolosa

**G**IL FORTES has become our most cinematic critic, someone who has the uncanny capacity to seize the spirit of the moment and transmute it on-screen either to give the lie to our more brazen illusions or to wake us up from our sleepy lethargy.

### REVIEW

It is true that often for Fortes, the spirit of the time comes in the form of current events (the headline-grabbing story of the day also serves as a lead-in to "Investigative," the debut installment in "Miguel's" Michelle," the feature around sex-cupping of the Japanese army during the Second World War in "Makina, Cauder Gap"). But his is not a cynic that sees reality—here's not a hard-boiled genre. Rather, he is a sensibility that renders his movies to the most troubling issue, the hidden, screaming truth.

In "Homecoming," Fortes tackles the long-simmering respiratory syndrome (SARS) and the epidemic of panic and withdrawal it unleashes. The movie tells the story of Miguel (Richard Gomez) who returns to his Quezon hometown from his five-year stint as a nurse in Canada. His town seems strangely welcoming but as a hero, the crowd-melting awarded by the government to hundreds of thousands of Filipino working abroad.

She finds her family in tatters, her parents (Eduardo de la Cruz and Isadora Arcia) changed and living apart, and her brother Jorge (Joey Linares) living the life of drugs. But she finds it in the welcome of her mother and younger brother Noel (Jorge Huanan) and the director of her boyfriend (Jesse Manzano), who propose marriage.

Her happiness is short-lived. She is diagnosed with SARS and communicates that. They come a national state, are quarantined in Manila, and are threatened by their own counterparts and the municipal hall. Further, her husband leaves her.

The film becomes a real "thing" because of

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Score card of "Homecoming and Small Voices: The Genreplay"

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